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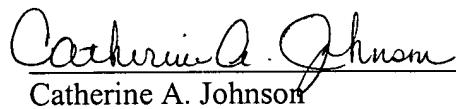
Date of Deposit: September 23, 2004

Type of Document(s):
Supplemental Information Disclosure
Statement (*In duplicate*);
Form PTO/SB/08a, Information
Disclosure Statement by
Applicant;
Three (3) references; and
Return postcard

Serial No.: 09/671,422

Date Filed: September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Catherine A. Johnson



9-24-04

3624

Express Mail No. EV 366599747 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lemons et al.
Serial No.: 09/671,422
Filing Date: September 27, 2000
For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES
Examiner: Shih, S.
Art Unit: 3624

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Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
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Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

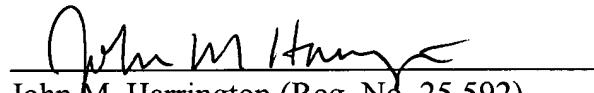
Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants submit herewith on Form PTO/SB/08a a listing of documents known to the Applicants and/or their attorney. Applicants respectfully request consideration of the cited documents and making the same of record in the prosecution of the above-identified application. In so doing, Applicants do not waive any rights to take appropriate action to establish patentability over the listed documents should they be applied as references against the claims of the present application.

This statement should not be construed as a representation that more material information does not exist or that a search of the relevant art has been made. It is respectfully requested that the references listed on the attached form PTO/SB/08A be expressly considered by the Examiner, made of record in the application, and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is being submitted before the mailing date of either a final Office Action or a Notice of Allowance in this application. Pursuant to 37 C.F.R. 1.97(c)(1) and 37 C.F.R. 1.97(e)(1), I hereby state that each item of information contained in this Supplemental Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. Accordingly, no fee is believed to be required. However, should any fees be due, the Commissioner is authorized to charge such fees to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Respectfully submitted,

Date: 9/23/04


John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Application Number	09/671,422
		Filing Date	September 27, 2000
		First Named Inventor	Kyle Lemons et al.
		Art Unit	3624
		Examiner Name	Shih, S.
		Attorney Docket Number	CITI0186
Sheet	1	of	2

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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ² Applicant's unique citation designation number (optional). ³ See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

